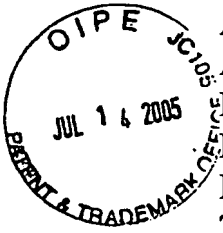


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Applicants: **Rodriguez et al.**
Application No.: **10/733,838**
Publication No.: **US 2005-0131834 A1**
Filed: **December 11, 2003**
Publication Date: **June 16, 2005**
Title: **E-COMMERCE BY CHECK**

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JUL 20 2005
GROUP 3600

Group Art Unit: **3621**
Examiner: **James A. Reagan**

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THIRD-PARTY SUBMISSION OF PRIOR ART
IN A PUBLISHED APPLICATION
PER 37 C.F.R. § 1.99

To Whom It May Concern:

We submit the following patents or publications for consideration by the Office:

- /C.J./ • **U.S. Patent Publication No. US 2005/0131768 A1, entitled "E-COMMERCE TRANSACTION AGGREGATION AND PROCESSING", published June 16, 2005 to Rodriguez et al.;**
- /C.J./ • **U.S. Patent Publication No. US 2005/0131820 A1, entitled "E-CHECK AND E-COMMERCE", published June 16, 2005 to Rodriguez et al.;**
- /C.J./ • **U.S. Patent Publication No. US 2005/0131834 A1, entitled "E-COMMERCE BY CHECK", published June 16, 2005 to Rodriguez et al.;**
- /C.J./ • **U.S. Patent No. 5,432,506, entitled "COUNTERFEIT DOCUMENT DETECTION SYSTEM", issued July 11, 1995 to Chapman;**
- /C.J./ • **U.S. Patent No. 5,010,485, entitled "APPARATUS, SYSTEM AND METHOD FOR CREATING CREDIT VOUCHERS USABLE AT POINT OF PURCHASE STATIONS", issued April 23, 1991 to Bigari;**

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- /C.J./
- **U.S. Patent No. 6,036,344, entitled "SECURE CHECK PROCESSING SYSTEM AND METHOD", issued March 14, 2000 to Goldenberg;**
- /C.J./
- **U.S. Patent No. 6,282,523 B1, entitled "METHOD AND APPARATUS FOR PROCESSING CHECKS TO RESERVE FUNDS", issued August 28, 2001 to Tedesco et al.;**

Enclosed is:

- A money order for \$180.00, which includes
 - the fee under 1.17(p) (\$180), and
 - Clean copies of all pertinent portions of patents / publications listed above
- A self-addressed postcard to acknowledge receipt.

In accordance with 37 C.F.R. § 1.248(a)(4), a copy of this submission was transmitted on July 11, 2005 via first class mail to the Applicant's attorney or agent at the following correspondence address listed on the published application:

**IBM CORPORATION (JSS)
C/O SCHUBERT OSTERRIEDER & NICKELSON PLLC
6013 CANNON MOUNTAIN DRIVE, S14
AUSTIN, TX 78749**

/Christopher Johns/

10/12/2007

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**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Sheet 1 of 1

Complete if Known

Application Number	Not Yet Assigned
Filing Date	Herewith
First Named Inventor	Herman Rodriguez et al.
Art Unit	Not Yet Assigned
Examiner Name	Not Yet Assigned
Attorney Docket Number	AUS920030905US1

U. S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
/C.J./		US- 5,484,988	01-16-1996	Hills et al.	
/C.J./		US- 6,164,528	12-26-2000	Hills et al.	
/C.J./		US- 6,283,366	09-04-2001	Hills et al.	
/C.J./		US- 6,354,491	03-12-2002	Nichols et al.	
		US-			
/C.J./		US- 2002/0156683	10-24-2002	Stoutenburg et al.	
/C.J./		US- 2003/0014368	01-16-2003	Leurig et al.	
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FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	T ⁶
		Country Code ³ *Number ⁴ *Kind Code ⁵ (if known)				

Examiner Signature	/Christopher Johns/	Date Considered	10/12/2007
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